



# HERITAGE

## A Christmas Wish

There's a gentleness of friendship  
In the Christmas cards that come;  
There's a gladness in each message  
As we read them, one by one.

We can see a Christmas setting  
In the colors bright and gay.  
We can feel a bond of friendship  
Come our way on Christmas Day.

I'd like to see old friends today,  
So Merry Christmas now I send  
As down memory's lane I wander  
And dream of you, dear friend.

Claire D. Sprague

## Seeking mittens & glove's for youth in Lowell

Dear friends, The senior center, the senior volunteer knitter's and Bob Paige from the Lowell Veteran's Council, make an annual delivery of mittens to the local grammar-public schools, to help keep less fortunate kids warm through the winter. If you would like to knit some mittens or donate a pair for the local students, please drop them off at the Lowell senior center, 276 Broadway St., Lowell, MA. Thank you!

## Lowell's City Hall

### Holiday Open House-Open to the Public

Manager Kevin J Murphy and Mayor Rodney Elliott have asked each department to coordinate The City of Lowell "Holiday Open House", by including all the



#### Inside

- 2 Contacts
- 3 Day & Overnight Trips
- 6 Doctor's, Nurse's & More!
- 10 Calendar Events
- 12 Lunch Menu
- 14 Puzzles & more...

departments in the building and all other departments in the entire city. Every department will present their own holiday theme in various areas of the building. As you may know, in past years, the Mayor's

Office hosted a holiday party in the Mayor's Reception Room where the employees as well as the public were invited, but this year, both the Mayor and the Manager would like this years' Holiday Party to be expanded throughout City Hall and include every department and every employee. In addition there will many "special" events, performances and activities in different areas of the "Hall".

Departments and employees that are physically located elsewhere within the city will be "adopting" a space in City Hall so they can join the festivities and the "merriment" of the season itself. The Holiday Party has been scheduled for Thursday, December 4, 2014, with a snow date of Friday, December 5th, hours of the "Open House" will be from 2:00 PM to 6:00 PM. There will be contest for the "Best Decorated Area" and "Best Host Area" in City Hall and the public visitors will be the judges! Happy Holidays! We hope to see you there. Come one, come all! We are looking forward to the following holiday celebrations!

The Senior Center will be in located in the Mayor's reception area so come in and say "Greetings". We will have tables displaying the work of the talented and devoted knitters and quilters in addition to the opportunity of learning more about the Friends of the Lowell Council on Aging, Inc. and picture ID's. Staff and volunteers will have the latest "hot off the press" December "Heritage" newsletter. In addition, we will distribute Green Books and info about the Wish Project, fuel assistance, food stamps and some goodies as well.

**We hope to see you their!**

**Happy Holidays!**



**CITY MANAGER**

Kevin J. Murphy

~~~~~

**City Council****Mayor**

Rodney M. Elliott

**Vice Mayor**

John J. Leahy

\*\*\*\*\*

Corey A. Belanger

Edward J. Kennedy Jr.

William F. Martin Jr.

Rita M. Mercier

James L. Milinazzo

Daniel P. Rourke

William J. Samaras

**City of Lowell  
Veterans Services****Director / Agent**

Eric Lamarche

978-674-1595

ELamarche@lowellma.gov

**Head Clerk**

Carmen Felix

978-674-1596

CFelix@lowellma.gov

**Head Clerk**

Nancy McGuire

978-674-1597

NMcGuire@lowellma.gov

**Office Hours:****8:00 A.M. - 4:00 PM.****Monday - Friday**2nd Floor of the Senior  
Center in the administrative  
office area**SENIOR CENTER SERVICES****Main Number: 978-674-1172**

Fax: 978-970-4134

**Executive Director:** Michelle Ramalho

978-674-1170 ~ mramalho@lowellma.gov

~~~~~

**Receptionist:** Tara Donnelly

978-674-1171 ~ tdonnelly@lowellma.gov

~~~~~

**Events / Trips Coordinator:** Kathy Carroll

978-674-1169 ~ kcarroll@lowellma.gov

Monday-Friday 6 am to 2 pm

**Volunteer:** Sandra Breen

978-674-1176 ~ sbreen@lowellma.gov

Monday-Wednesday 6 am to 1 pm

~~~~~

**Outreach Coordinator:** Amy (Medina) Leal

978-674-1167 ~ aleal@lowellma.gov

Monday-Thursday 9 am to 4 pm

~~~~~

**Volunteer Coordinator:** Audrey McMahon

978-674-1166 ~ amcmahon@lowellma.gov

Tuesday-Thursday 10 am to 2 pm

~~~~~

**Minority Outreach Coordinator:** Linda Hin

978-674-1173 ~ Lhin@lowellma.gov

Monday-Friday Noon to 3 pm

~~~~~

**Outreach Volunteer:** John R. Lawlor

978-674-1174 ~ Jlawlor@lowellma.gov

Monday-Friday ~ Appt.. Hrs. 10 am - 3:40 pm

~~~~~

**S H I N E (Serving Health Insurance Needs for Elders)**

Joan Gong 978-674-1172

Appointments held on MONDAY ONLY — 10 am to 1 pm

~~~~~

**Legal Services Assistance & Referrals**

For an appointment call

Tara at 978-674-1172 or 978-458-1465

~~~~~

**Pollard Library** 978-674-8634**COA Library Annex** 978-970-4186

~~~~~

**Lowell Senior Center Hours of Operation:**

Monday—Friday: Open 6:00 am to 4:00 pm

Lunch served at 11:30 am

Saturday—Sunday: Open 7:00 am until 12 noon

Breakfast and Lunch ONLY

**COUNCIL ON AGING****BOARD OF DIRECTORS***Joan Bedford**Eleanor Belanger**Joyce Dastou**Andrew Hostetler**John R. Lawlor**Sidney Liang**Vincenzo Milinazzo**Suellen O'Neill**William Sheehan, Chair*

~~~~~

**Next meeting: Monday,  
December 8th at 9:00am****FRIENDS of the  
Lowell Council on Aging, INC.****BOARD OF DIRECTORS****PRESIDENT**

Dr. Joseph M. Downes Jr.

**VICE PRESIDENT**

Rita M. Mercier

**TREASURER**

Jacqueline Denison

**SECRETARY**

Claire Brodeur

**DIRECTORS**

Joseph Dussault

Lenny Gendron

Lorraine Mellen

Ray A. Roades

Arthur Toupin

~~~~~

Office hours vary

Call 978-674-1172

Meetings held on last Friday  
of the month at 9:30 a. m.

Public welcome

**December —no meeting  
BINGO Committee**Chairman — Lenny Gendron  
Vice Chairman — Roland Thibeault  
Treasurer — Claire Brodeur

# LCOA Trips

The Motor Coach trips from Ayotte Garage are available for all ages 18-101. All Trips must be paid in full one month prior to travel date. LCOA policy: no refunds if no insurance purchased. The office is now open from 6:00 a. m. to 2:00 p. m. Trip flyers available outside of 2nd floor office. Roger's Wednesday trips depart from the Ayotte Garage (**no charge**) unless noted otherwise.

## DAY TRIPS

**January 11, Sunday ... Elvis' 80th Birthday Bash.** If Elvis had lived, the King of Rock and Roll would have turned 80 in January, 2015. Join Jeff Krick in his tribute to Elvis at the Hu Ke Lau in Chicopee Mass. Jeff is the #1 Elvis tribute artist in the country! Choice of prime rib or baked scrod. Departs TBA. Cost \$89.

**February 16, Wednesday ... Twin River Casino.** Round trip motor coach. \$10 Casino bonus. \$7 food. (buffet is \$11). Cost \$30.

**March 29-31, Sunday—Tuesday ... Atlantic City Escape at the Tropicana.** Round trip motor coach. 2 nights at the Tropicana Resort, \$30 slot play. 2 \$25 food credits. Tax and baggage service. Cost \$220 dbl, \$210 trp, \$299 sgl.

**April 17, Friday ... Bingo Bonanza at Wrights Farm Restaurant.** Prizes galore with gift cards & more! Including famous family style Chicken Dinner. Cost \$34.

**May 23, Saturday ... Newport RI Schooner & Mansion.** Visit the historic mansions of Newport RI along Ocean Drive before a tour at The Breakers, the "Grandest" of the summer homes. Enjoy the Days of sailing as you sail Newport Harbor aboard the classic schooner Madeleine. Cost \$109.

**August 26, Wednesday ... Portsmouth & the Gundalow Cruise.** The boats are shallow draft boats that were used to haul freight along the Piscatqua River. The boats have been recreated to provide educational tours. The boats are easily accessible and provide a fun way to learn about our maritime heritage. After the cruise enjoy lunch at the Common Man followed by a visit to Stonewall Kitchen, When Pig's Fly Bread sampling, & a photo op at Bubble Light. Cost \$89.

## OVERNIGHT TRIPS

**December 3-5, Wednesday—Friday ... A beautiful 3-day early Christmas at the spectacular White Mountain Hotel & Resort.** Package includes: Yuletide Welcome Reception, 2 nights deluxe accommodations, 5 great meals ordered off the menu served in Ledges dining room (2 breakfasts, 1 luncheon, 2 dinners), 3 different holiday entertainment shows in our Echo Ballroom, trip to the Rocks Estate in Bethlehem, shopping at tax free stores & specialty shops. A visit from Santa Claus and a Christmas gift! Taxes, gratuities, use of all hotel amenities including year round heated pool & Jacuzzi, health facilities, and game room also included. Check in at 3 pm, check out at 11 am. Cost \$405 dbl, \$505 sgl, \$385 trp.

**January 31-February 7, Saturday—Saturday ... MCS Divina Caribbean Cruise.** Passport required. This is an ideal winter break! All meals and nightly entertainment incl. Inside cabins \$399. pp Balcony cabins \$599.pp . Leaves by air from Manchester, NH. Air fee \$330.pp, Gratuities and transfers \$121.pp, Cancellation penalties apply — Insurance Available. Tye's Top Tour & Travel, Credit card call 1-800-374-6819 or make checks payable to Lowell Senior Center. **Passport required.**

**March 16—18, Celebrate St Patrick's Day and Escape at the Irish Village on Cape Cod.** Features incl: Stop at the JFK library & at the Plymouth Winery, 2 nights of Irish entertainment, 3 breakfasts, 2 dinners, 1 lunch, and admission to Glass Museum. \$299. dbl., \$289. tpl, \$399. sgl. Tye's Top Tour & Travel Credit card call 1-800-374-6819 or make checks payable to Lowell Senior Center.

**June 7-13, Sunday—Saturday ... Southern Charm** featuring Historic Charleston in South Carolina, Savannah, Jekyll Island, and St. Simons Island in Georgia, St. Augustine & Jacksonville in

Florida. 7 days, 9 meals (6 breakfasts, 3 dinners). Cost includes: round trip air from Logan Intl Airport, taxes, fees, surcharges, hotel transfers. Trip includes guided tour, museums, gardens, & tram ride. Cost \$2,399 dbl, \$2,999 sgl, \$2,369 tpl. Book by December 8, 2014 and save \$100 per person.

**June 15-17, Tuesday—Thursday ... Boothbay Harbor.** Tour features: round trip motor-coach, 2 nights at Fisherman's Wharf Hotel with tax and baggage service, 2 breakfasts, 1 dinner, Cabbage Island clambake, Carousel theater with dinner & entertainment, Shipyard Brewery tour with tasting and Coastal Maine Botanical Gardens. Tye's Top Tour & Travel 1-800-374-6819. Cost \$349 dbl, \$429 sgl, \$339 tpl.


**October 28—November 4, Wednesday—Wednesday ... Irish Splendor** featuring Dublin, Blarney Castle/Stone, Killarney, Cliffs of Moher, and Dromoland Castle. 8 days, 10 meals (6 breakfasts, 4 dinners). Incls: round trip air from Logan Intl Airport, taxes, fees, surcharges, hotel transfers, St. Patrick's Cathedral, Guinness Storehouse, beautiful landscapes, Whiskey Distillery. Cost \$3,149 dbl, \$3,549 sgl, \$3,119 tpl. Book by April 28, 2015 and save \$250 per person. Passport required.

***Lock it or Lose it.***

The Lowell Police Department is reminding residents that there have been several car breaks in this neighborhood.

Please follow the tips below to protect your car and valuables.

- **Lock the doors to your car.**
- **Close the windows in your car.**
- **Keep your possessions out of sight.**
- **If you have a GPS that is attached to the window, make sure you not only remove the GPS, but also the holder, which indicates to**

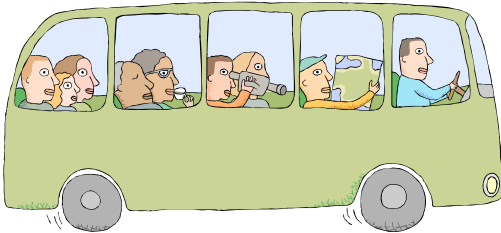


*Lock it or Lose it.*

The Lowell Police Department is reminding residents that there have been several car breaks in this neighborhood.

Please follow the tips below to protect your car and valuables.

- Lock the doors to your car.
- Close the windows in your car.
- Keep your possessions out of sight.
- If you have a GPS that is attached to the window, make sure you not only remove the GPS, but also the holder, which indicates to potential thieves that you have a GPS unit somewhere in the car.
- If possible, park your car in a well-lit area.
- **If you see anything suspicious, call 9-1-1 immediately!**



### Roger's \$5.00 Trips

*Ages 60 to 101.*

Bus leaves @ 9:15 am from the Senior Center.

The bus is Handicapped Accessible.

SCHEDULE IS SUBJECT TO CHANGE.

**December tickets on sale December 1st**

Monday ... 15th ... Ikea shopping & Lunch  
 Tuesday ... 16th ... Café Luigi's & shopping  
 Thursday ... 18th ... Weathervane & Xmas Tree Shop  
 Monday ... 22nd ... Joey's Diner & Super Wal-mart  
 Monday ... 29th ... Grand Buffet & Christmas Tree

**January 2015 tickets on sale January 2nd**

Monday ... 5th ... Weathervane & Christmas Tree  
Thursday ... 8th ... Ikea shopping & Lunch  
Tuesday ... 13th ... China Buffet & shopping  
Friday ... 16th ... Quincy Market  
Thursday ... 22nd ... Hungry Traveler  
                                & Tom's Discount  
Monday ... 26th ... Wegman's (**NEW-Upscale grocery  
store & shopping nearby**)  
Thursday ... 29th ... Café Luigi's & shopping

Limit (4) four tickets per person per trip! No employee or volunteer of the Senior Center is able to purchase tickets on behalf of a Senior Center member.

If you arrive prior to 8 am on date of ticket sales, please make sure to sign your name on the numbered list on Tara's door. Tara will arrive at 8 am and give you your number & the list will be removed from the door & numbers will be distributed upon your arrival.



### **Lowell Wish Project**

1 Foundry St., Lowell, MA

Attention seniors: clients who need clothes can visit the Wish Project by coming in during their pick-up hours to get them without a wish. If they have the shoes you need, you can get them. If not, a wish needs to be placed by the senior center or another partnering agency.

#### **HOURS OF OPERATION:**

T-9am-2pm W-9am-2pm F-9am-2pm 9am-2pm  
Phone number: (978) 441-9474.

### **Did You Know...that you should keep all hardware packaging?**

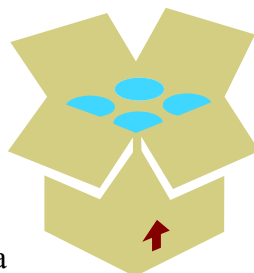
It's important to keep all the packaging from any hardware you purchase – this includes computers and scanners. Why? if anything goes wrong or if the hardware is defective, you can ship it back safely to the manufacturer (e.g. HP, Lenovo, Motorola). Some manufacturers actually REQUIRE that their goods be returned in the exact same packaging with all initially-provided materials.

Another reason to keep the packaging is for your protection if your items are stolen. Insurance companies want to know which items are missing and packaging is proof of those items. The serial numbers should be on the paperwork inserted in the packaging.

You should also register your hardware with the manufacturer. This means going on their website and entering your contact information along with the serial number on the unit. Now the manufacturer has a record of you, along with the items you own. This is necessary if you need to have any repairs done.

### **Senior Center Offers many Options for Assistance**

If you want to save money or increase your income, help you to pay your bills, learn how to stretch your income, avoid financial scams, learn how to budget, save, find benefits, avoid scams, search for a job or training, stay healthy, prevent a



fall or the flu, get information on Medicare and show you how to find services in your community.

Many tools and resources are available for older adults you care about. How can we help you? Use our free, confidential, online service to see if you qualify for benefits to help pay for medicine, food, housing, and more. Use this free online tool to discover how to save money, reduce debt, find work, and more. Use our easy checklists to learn how to budget, save, find benefits, and avoid scams. If you want to explore using your home equity to pay for your retirement we can do that as well. We offer two programs that provide training and job placement for older adults who qualify. Come in and see if you are eligible.

If you're older, unemployed, and have a modest income, the SCSEP program can provide training and part-time community service work. If you need help coping with a chronic health condition, like diabetes, arthritis, or heart disease, living with a chronic disease can be overwhelming perhaps some of our online and in-person workshops can help.

Discover the myths and realities of falls—and what you can do to prevent them. Get the facts about flu and older adults, see why vaccination is important, and explore your options. This free website provides step-by-step help to make Medicare work for you. The Administration on Aging offers this free website to help you find and connect with services in your area.

If you need more help or assistance call John Lawlor and make an appointment at the senior center @ 978-674-1174.



### **Women's Self-defense Class**

**Wednesday, March 4, 2015**

**at 6pm to 8pm,**

**for the Lowell Women's Week**

## Doctor's, Nurse's & MORE

Blood Pressure & weight check:

**Circle Home, Inc. (LVNA)**

2nd Tuesday ... 8:00—10:00 am

3rd Tuesday ... 10:00 am—12:30 pm

**Albert Gauthier RN**

Wednesdays ... 9:30—11:30 am

**Commonwealth Nursing**

1st & 4th Tuesdays ... 10:00 am—12:00 pm

**Dr. Gregory McNamara—Killer Feet**

—1st Friday of every month

ONLY IF 5 or more people sign-up before the 1st Friday of that month.

1st come 1st served. 8-10 am

**Dr. George Potamitis from Pro-Rehab**

—Question and Answer

sessions every Wednesday from 10:00—11:00 am

**Affordable Hearing with Christopher Streeter**

—Hearing Testing, Hearing Instrument Testing.

2nd Thursday of each Month from 9—11 am. Please call 978-674-1172 for appointment.

**Diabetic Shoes with Steven Carrucci**

2nd Tuesday of each month, please call 1-978-758-5378.



## 2015 SOCIAL SECURITY CHANGES

**Cost-of-Living Adjustment (COLA):** based on the increase in the Consumer Price Index (CPI-W) from the third quarter of 2013 through the third quarter of 2014, Social Security and Supplemental Security Income (SSI) beneficiaries will receive a 1.7 percent COLA for 2015.

### **Retirement Earnings Test Exempt Amounts:**

Under full retirement age: \$15,720 per year or \$1,310 per month

NOTE: One dollar in benefits will be withheld for every \$2 in earnings above the limit.

The year an individual reaches full retirement age: \$41,880 per year or \$3,490 per month

NOTE: Applies only to earnings for months prior to attaining full retirement age. One dollar in benefits will be withheld for every \$3 in earnings above the limit.

There is no limit on earnings beginning the month an individual attains full retirement age.

\*\*\*\*\*

### **ATTENTION SENIORS**

**AARP Volunteers Tax Preparers** will be back in February 2015. Please call Tara (After Jan. 15th) to schedule your appointment, 978 674-1171.

## Getting Fit & Staying Fit



with Marian Silk

Mondays and Thursdays:

9:00 - 9:55 am

Wednesdays: 8:30 - 9:25 am

\$2.00 per class

*(I like to end 5 minutes early so we are out the door in one hour!)*

## YOGA

with Diana Kyricos

Mondays & Wednesdays 10-11 am

\$5.00 per class

Benefits? Helps with arthritis, flexibility, strength, mobility, range of motion, pain, high blood pressure, breathing, circulation, & stress!

Atma Yoga 978-250-0441

[www.atmamoves.com](http://www.atmamoves.com)

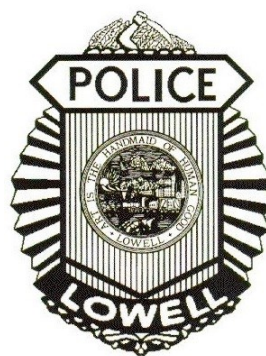
[Diana@atmamoves.com](mailto:Diana@atmamoves.com)



**Mah-jongg**

Mondays

12:00—4:00 pm

**LPD Fundraiser**

The Lowell Police Superior Officers Association is conducting a telephone fundraiser from Nov 17th – Dec. 15th.

This is a legitimate fundraiser and not a scam.

Calls are made to local residents to help support the Lowell Police Superior Officers charities. Please be aware that you will be contacted by a representative working for the police, not a police officer.

While a financial donation is appreciated, it is not required of you for any services the police department provides.

If you do decide to donate there is no set amount you need to contribute. Do so in an amount that will not over extend you financially.

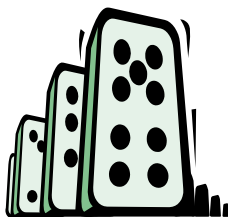
If you have questions or concerns stop by Lowell Police Senior Center Office on Tuesday mornings from 10:00 am to 12 noon to discuss the fundraiser.

**Country Line Dancing**

with Marcella Groulx

Tuesdays  
10:00 am—  
12:00 pm

\$5.00

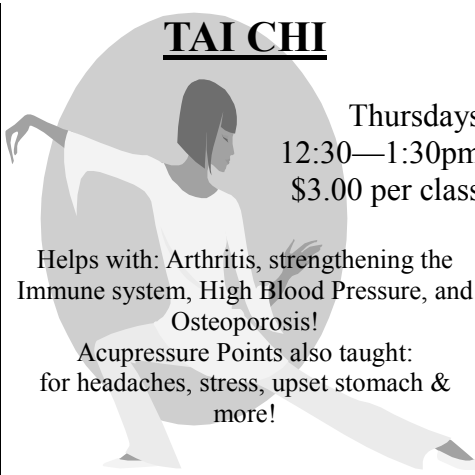
**Dominoes**with Charlotte  
LandryTuesdays  
9:00—11:00 am**Hawaiian Hula Dance Lessons**

with Kim Stevens

Mondays  
10:00 amGood for joints  
And FUN!**Quilting Lessons**Newcomers'  
welcome!Wednesdays  
12:30—3:00 pm**TAI CHI**Thursdays  
12:30—1:30pm  
\$3.00 per class

Helps with: Arthritis, strengthening the Immune system, High Blood Pressure, and Osteoporosis!

Acupressure Points also taught:  
for headaches, stress, upset stomach & more!

**Knitting & Crochet Group**Tuesdays  
12:00—3:00 pmNewcomers'  
welcome!



## Veterans & Insurance

If you are a veteran or family member of a veteran, you may have health care coverage either through VA benefits (administered through the Department of Veterans Affairs), TRICARE (administered through the Department of Defense), or CHAMPVA (administered by the Department of Veterans Affairs Chief Business Office Purchased Care).

Medicare coordinates with these programs in different ways. Veterans eligible for medical care at VA facilities are encouraged, but not required, to join Medicare Parts A & B. The following are situations and questions veterans should consider when making the choice: Medicare Parts A & B impose late enrollment penalties for those that join after the Initial Enrollment Period. Limited situations allow people to delay enrollment without penalties.

Medicare and VA benefits do not work together. With extremely limited exceptions, the VA will not pay for services obtained from non-VA providers (doctors and hospitals). Likewise, Medicare will not pay for care received at VA facilities. If a veteran wants treatment or care from non-VA providers, then they should join Medicare Parts A & B. Not all veterans are eligible for the same level of VA services. VA priorities may shift based on congressional appropriations and veterans in lower level priorities could see changes (possibly decreases) in their benefits over the years. If a veteran were to lose their VA coverage and join Medicare Parts A & B, then 10% late enrollment penalties apply for both Parts A & B for each year of delayed enrollment. Some veterans must travel to obtain VA care while Medicare Parts A & B may pay for care closer to home. Traveling to and from the VA facility may be cumbersome in the future.



## Pilates

Tuesday, December 2

10:00 to 11:00 am

\$4.00 per class



## Card Making Class

(Winter Break)

Wednesday,  
February 18th  
9:30 am



First come, first served basis. RSVP to reserve your spot. See Tara.

## YOGA for VETs

with Diana Kyracos

Wednesdays

11:00 am—12:00 pm \$5.00

It is a chair yoga class in which we cover meditation and movements for posture, flexibility, coordination, and strengthening of the whole body.

## B - I - N - G - O

Every Wednesday

12:00—3:00 pm

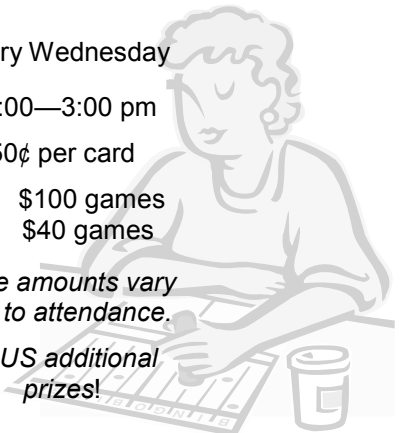
50¢ per card

6 \$100 games

10 \$40 games

Prize amounts vary due to attendance.

PLUS additional prizes!



*All of us at the Lowell Senior Center would like to congratulate Weekend COA Chef, Charles Kuenzler and Maryann Kiley (his future bride), on their upcoming nuptials.*

*Please note we will be closed on Saturday, December 13th and Sunday, December 14th.*



# Contacting the LPD

*In an emergency, always dial 9-1-1.*

There are several ways you can contact the LPD:

## TALK:

LPD non-emergency line: (978) 937-3200

Anonymous Crime Stoppers Tip Line: (978) 459-TIPS (8477)

## TEXT:

Text-a-Tip: Text Tip to 847411 (Tip must begin with "LPDtip")

## TYPE:

Send an anonymous tip by accessing [www.citizenobserver.com](http://www.citizenobserver.com).

Click "find your community," enter "01852" and select "Lowell Police Department."

Click "Submit a Tip" and type your tip.

You can leave the LPD a message and stay informed on the latest news through:



- The LPD Blog ([www.lowellpolice.com/blog](http://www.lowellpolice.com/blog))

- The LPD's Facebook Fan Page

([www.facebook.com](http://www.facebook.com) and search fan pages for "Lowell Police Department")

- The LPD's Twitter Page ([www.twitter.com/lowellpd](http://www.twitter.com/lowellpd))

**City of Lowell Fire Department General information line-(978) 459-5580.**

Irene Cadran was honored on her 100th birthday at a recent Friday social with members of her family. Irene is pictured with her sister Simone Belanger on her right and to her left her sister Doris Shepard.



**Front row: Terry Laffey, Elisabeth Mackey, Doris Shepard, Irene Cadran, and Simone Belanger**

**Middle row: Amy Mackey, Lisa Carl, Dennis Shepard, Oliver Cadran, Violette Belanger, and Richard Belanger**

**Back row: Kim Boucher, Patrick Laffey, Billy Endres, and Dottie Endres**

## Anxiety Support Group

with Steve Coupe

Fridays  
2:00—3:45 pm



## Fallon Senior Plan Meeting


Monday,  
December 1st, 2014  
10:00 am

Sales presentation



# December

| MONDAY                                                                                                                                                                                                                                                                                                                                                                                                                            | TUESDAY                                                                                                                                                                                                                                                                                                       | WEDNESDAY                                                                                                                                                                                                                                                                                                                                    | THURSDAY                                                                                                                                                                                                                                                       | FRIDAY                                                                                                                                                                                                                                                                                                                 |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1.<br>7-9 Breakfast Program 50¢<br>8:30 CTI Bone Builders A<br>9:00 Getting Fit w/Marian Silk<br>10:00 Fallon Senior Plan Mtg<br>10 Hula Dancing w/ Kim Stevens<br>10-11 Yoga for Seniors \$5<br>10-1 SHINE councilor—Call 978-674-1172 for appointment<br>11:30 Lunch (see menu) \$2<br>12-3:45 Bid Whist Cards<br>12-4pm MAH-JONGG<br>1:00 Choral Group Rehearsal<br>1:45-2:45 CTI Bone Builders B                              | 2.<br>7-9 Breakfast Program 50¢<br>9-11:30 Dominoes<br>10-12 LPD drop-in<br><b>10-NEW-Pilates-First Class Complimentary (future classes-\$4)</b><br>10-12 Commonwealth Nursing<br>10-12 Country Line Dancing \$5<br>11:30 Lunch (see menu) \$2<br>11:45 Wii Games<br>Noon Cribbage<br>12-3 Knitting & Crochet | 3.<br>7-9 Breakfast Program 50¢<br>8:30-9:25 Getting Fit w/Marian Silk \$2<br>8:30-9:30 CTI Bone Builders A<br>9:30-11:30 Blood Pressure with Albert Gauthier, RNBP<br>10-11 Yoga for Seniors \$5<br>11-12 Yoga for Vets \$5<br>11:30 Lunch (see menu) \$2<br>1-3 Bingo<br>1:30-3:30 Quilting Get together                                   | 4.<br>7-9 Breakfast Program 50¢<br>9:00 Getting Fit w/Marian Silk \$2<br>10:00 AA Info meeting<br>11:30 Lunch (see menu) \$2<br>12-3:45 Cards: 45's & Whist<br>1:45-2:45 CTI Bone B builders B                                                                 | 5.<br>7-9 Breakfast Program 50¢<br>8:00 Foot Doctor McNamara<br>9:30 Personal Computer/Tablet Assistance with Pierre<br>11:30-3:45 Poker<br>11:30 Lunch (see menu) \$2<br>11:45 Wii Games<br>1-3 Senior Social no charge, sponsored by Councilor John Leahy<br>2-3:45 Anxiety Support Group with Steve Coupe           |
| 8.<br>7-9 Breakfast Program 50¢<br>8:30 CTI Bone Builders A<br>9:00 COA BOARD MEETING<br>9:00 Getting Fit w/Marian Silk \$2<br>10 Hula Dancing w/ Kim Stevens<br>10-11 Yoga for Seniors \$5<br>10 Humble Home Care seminar<br>10-1 SHINE councilor—Call 978-674-1172 for appointment<br>11:30 Lunch (see menu) \$2<br>12-3:45 Bid Whist Cards<br>12-4pm MAH-JONGG<br>1:00 Choral Group Rehearsal<br>1:45-2:45 CTI Bone Builders B | 9.<br>7-9 Breakfast Program 50¢<br>8-10 LVNA Blood Pressure<br>8:30 CTI MTG—Mandatory<br>9-11:30 Dominoes<br>10-12 LPD drop-in<br>NO Country Line Dancing<br>10-11 Pilates \$4<br>11:30 Lunch (see menu) \$2<br>11:45 Wii Games<br>Noon Cribbage<br>12-3 Knitting & Crochet<br>1-3—Picture IDs \$3            | 10.<br>7-9 Breakfast Program 50¢<br>8:30-9:25 Getting Fit w/Marian Silk \$2<br>8:30-9:30 CTI Bone Builders A<br>9:30-11:30 Blood Pressure with Albert Gauthier, RNBP<br>10-15-LGH Cancer Presentation<br>10-11 Yoga for Seniors \$5<br>11-12 Yoga for Vets \$5<br>11:30 Lunch (see menu) \$2<br>1-3 Bingo<br>1:30-3:30 Quilting Get together | 11.<br>7-9 Breakfast Program 50¢<br>9:00 Getting Fit w/Marian Silk \$2<br>9-11 Hearing Aid Maintenance, equipment test & hearing test<br>10:00 AA Info meeting<br>11:30 Lunch (see menu) \$2<br>12-3:45 Cards: 45's & Whist<br>1:45-2:45 CTI Bone B builders B | 12.<br>7-9 Breakfast Program 50¢<br>9:00 Veterans Breakfast, Ladies Auxiliary VFW Post 662 hosting a surprise!<br>9:30 Personal Computer/Tablet Assistance with Pierre<br>11:30-3:45 Poker<br>11:30 Lunch (see menu) \$2<br>11:45 Wii Games<br>1-3 Senior Social \$1.00, 2-3:45 Anxiety Support Group with Steve Coupe |
| 15.<br>7-9 Breakfast Program with a<br>8:30-9:30 CTI Bone Builders A<br>9:00 Getting Fit w/Marian Silk \$2<br>10-11 Yoga for Seniors \$5<br>10-1 SHINE councilor—Call 978-674-1172 for appointment<br>10 Hula Dancing w/ Kim Stevens<br>11:30 Lunch (see menu) \$2<br>12-3:45 Bid Whist Cards<br>12-4pm MAH-JONGG<br>1:00 Choral Group Rehearsal<br>1:45-2:45 CTI Bone Builders B                                                 | 16.<br>7-9 Breakfast Program 50¢<br>9-11:30 Dominoes<br>10-12 LPD drop-in<br>10-12:30 LVNA Blood Pressure<br>10-12 Country Line Dancing \$5<br>10-11 Pilates \$4<br>11:30 Lunch (see menu) \$2<br>11:45 Wii Games                                                                                             | 17.<br>7-9 Breakfast Program 50¢<br>8:30-9:25 Getting Fit w/Marian Silk \$2<br>8:30-9:30 CTI Bone Builders A<br>9:30-11:30 Blood Pressure with Albert Gauthier, RNBP<br>9:30 Card Workshop \$5<br>10-11 Yoga for Seniors \$5<br>11:30 Lunch (see menu) \$2<br>11:45 Wii Games                                                                | 18.<br>7-9 Breakfast Program 50¢<br>9:00 Getting Fit w/Marian Silk \$2<br>10:00 AA Info meeting<br>11:30 Lunch (see menu) \$2<br>12-3:45 Cards: 45's & Whist<br>1:45-2:45 CTI Bone Builders B                                                                  | 19.<br>7-9 Breakfast Program 50¢<br>9:30 Personal Computer/Tablet Assistance with Pierre<br>10-Christmas Dinner Dance \$7, DJ Ray Tremblay, Dinner Roast beef<br>11:30-3:45 Poker<br>11:45 Wii Games                                                                                                                   |

|                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                                                                                                                                                                                                                                                                                     |                                                                                                                                                                                                                                                                                                                                    |                                                                                                                                                                                                                                                                         |
|--------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 11:45 Wii Games<br>2-3:45 Anxiety Support Group<br>with Steve Coupe                                                      |                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                                                                                                                                                                                                                                                                                     |                                                                                                                                                                                                                                                                                                                                    | 26.<br>7-9 Breakfast Program 50¢<br>9:30 Personal Computer/Tablet<br>Assistance with Pierre<br>9:30 Friends meeting<br>11:30 Lunch (see menu) \$2<br>11:30-3:45 Poker<br>11:45 Wii Games<br><b>NO</b> Senior Social<br>2-3:45 Anxiety Support Group<br>with Steve Coupe |
|                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                                                                                                                                                                                                                                                                                     |                                                                                                                                                                                                                                                                                                                                    |                                                                                                                                                                                                                                                                         |
| 11:45 Wii Games<br>11-12 Yoga for Vets \$3<br>11:30 Lunch (see menu) \$2<br>1-3 Bingo<br>1:30-3:30 Quilting Get together |                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                                                                                                                                                                                                                                                                                     |                                                                                                                                                                                                                                                                                                                                    |                                                                                                                                                                                                                                                                         |
|                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                                                                                                                                                                                                                                                                                     |                                                                                                                                                                                                                                                                                                                                    |                                                                                                                                                                                                                                                                         |
| 11:45 Wii Games<br>Noon Cribbage<br>12-3 Knitting & Crochet                                                              | 23.<br>7-9 Breakfast Program with a<br>suggested 50¢ donation<br>9-11:30 Dominoes<br>10-12 LPD drop-in<br>10-12 Commonwealth Nursing<br>10-12 Country Line Dancing \$5<br>10-11 Pilates \$4<br>11:30 Lunch (see menu) \$2<br>11:45 Wii Games<br>12 NOON Brown Bag Pick Up<br>Noon Cribbage<br>12-3 Knitting & Crochet                                                                 | 24.<br>Christmas Eve<br>7-9 Breakfast Program 50¢<br>8:30-9:25 Getting Fit w/Marian<br>Silk \$2<br>8:30-9:30 CTI Bone Builders A<br>9:30-11:30 Blood Pressure with<br>Albert Gauthier, RNBP<br><b>NO</b> Yoga for Seniors \$5<br><b>NO</b> Yoga for Vets \$5<br>10:00—12:00 <b>BRUNCH</b> \$2<br><b>NO</b> Bingo<br><b>NO</b> Quilting Get together |                                                                                                                                                                                                                                                                                                                                    | Merry<br>Christmas!<br>                                                                                                                                                                |
|                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                                                                                                                                                                                                                                                                                     |                                                                                                                                                                                                                                                                                                                                    |                                                                                                                                                                                                                                                                         |
| 11:30 Lunch (see menu) \$2<br>12-4pm MAH-JONG<br>1:00 Choral Group Rehearsal<br>1:45-2:45 CTI Bone Builders B            | 22.<br>7-9 Breakfast Program 50¢<br>8:30-9:30 CTI Bone Builders A<br>9:00 Getting Fit w/Marian Silk \$2<br><b>NO</b> Yoga for Seniors \$5<br>10 Hula Dancing w/ Kim Stevens<br>10-1 SHINE councilor—Call 978-<br>674-1172 for appointment<br>11:30 Lunch (see menu) \$2<br>12-3:45 Bid Whist Cards<br>12-4pm MAH-JONG<br>1:00 Choral Group Rehearsal<br>1:45-2:45 CTI Bone Builders B | 30.<br>7-9 Breakfast Program with a<br>suggested 50¢ donation<br>9-11:30 Dominoes<br>10-12 LPD drop-in<br>10-12 Country Line Dancing \$5<br>10-11 Pilates \$4<br>11:30 Lunch (see menu) \$2<br>11:45 Wii Games<br>Noon Cribbage<br>12-3 Knitting & Crochet                                                                                          | 31.<br>7-9 Breakfast Program 50¢<br>8:30-9:25 Getting Fit w/Marian<br>Silk \$2<br>8:30-9:30 CTI Bone Builders A<br>9:30-11:30 Blood Pressure with<br>Albert Gauthier, RNBP<br><b>NO</b> Yoga for Seniors \$5<br><b>NO</b> Yoga for Vets \$5<br>10:00—12:00 <b>BRUNCH</b> \$2<br><b>NO</b> Bingo<br><b>NO</b> Quilting Get together | Happy<br>New Year<br>2015!                                                                                                                                                                                                                                              |
|                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                                                                                                                                                                                                                                                                                     |                                                                                                                                                                                                                                                                                                                                    |                                                                                                                                                                                                                                                                         |
|                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                                                                                                                                                                                                                                                                                     |                                                                                                                                                                                                                                                                                                                                    |                                                                                                                                                                                                                                                                         |

# SPONSORS



# Lunch Menu



**Lunch is served at 11:30 am.** Sugar-Free Jell-O & 1% Milk is available daily. **Menu subject to change.**

Lunch Tickets are available daily until 10:30 a. m. Seniors that arrive later must pay cash and will follow ticket holders.

Funding for our meal program is made possible by: EOEa, Merrimack Valley Nutrition, & City of Lowell

| Sunday                                                     | Monday                                                                | Tuesday                                                                           | Wednesday                                                     | Thursday                                                        | Friday                                                                   | Saturday                                                             |
|------------------------------------------------------------|-----------------------------------------------------------------------|-----------------------------------------------------------------------------------|---------------------------------------------------------------|-----------------------------------------------------------------|--------------------------------------------------------------------------|----------------------------------------------------------------------|
|                                                            | 1. Vegetable Lasagna, carrots, garlic sticks, peaches                 | 2. Chicken Dippers, rice, carrots, wheat bread, banana, orange juice              | 3. Shepard's Pie, beets, rye bread, pears                     | 4. Liver & Onions, potatoes, green beans, wheat bread, apricots | 5. Fish Sticks, potatoes, peas, rye bread, Jell-O                        | 6. American Chop Suey, green beans, garlic bread, mixed fruit        |
| 7. Baked Ham, potatoes, peas, wheat bread, Jell-O          | 8. Chicken Ala King, rice, biscuit, juice, pudding                    | 9. Mac & Cheese, stewed tomatoes, broccoli, wheat bread, apricots                 | 10. Stuffed Pepper, wax beans, wheat bread, fruit salad       | 11. Pork Chops, potatoes, green beans, rye bread, pears         | 12. Florentine Fish, potatoes, mixed veggies, wheat bread, oranges       | 13. <b>CLOSED</b>                                                    |
| 14. <b>CLOSED</b>                                          | 15. Chicken, broccoli 'n Ziti, garlic bread, banana                   | 16. Veal Parm, pasta, green beans, juice, pudding                                 | 17. Chicken Breast Filet, rice, carrots, rye bread, fruit cup | 18. Hot Dog & roll, Beans, coleslaw, mixed fruit                | 19. Roast Beef<br><br>DINNER DANCE                                       | 20. Roast Beef, potatoes, carrots & green beans, wheat bread, Jell-O |
| 21. Cheese Lasagna, green beans, wheat roll, cookie, juice | 22. Swedish Meatballs, pasta, green beans, wheat rolls, peaches       | 23. Chicken Croquettes, rice, gravy, carrots, wheat bread, apricots, orange juice | 24. Christmas Eve Holiday Brunch \$2<br><br>10:00 am-12 noon  | 25. Merry Christmas!<br><br>CLOSED                              | 26. Fish Cake, rice, mixed vegetables, wheat rolls, orange, juice        | 27. Beef Stew, mixed veggies, biscuit, cookie, juice                 |
| 28. Roast Pork, potatoes, peas, wheat bread, yogurt        | 29. Cheese Ravioli, green beans, wheat rolls, banana, cranberry juice | 30. BBQ Beef Ribs, sweet potatoes, peas, wheat rolls, pears                       | 31. New Year's Eve Brunch \$2<br><br>10:00 am-12 noon         | January 1, 2015<br><br>Happy New Year!<br><br>CLOSED            | 2. Macaroni & Cheese, stewed tomatoes, broccoli, wheat bread & apricots. |                                                                      |
| <h2>December</h2>                                          |                                                                       |                                                                                   |                                                               |                                                                 |                                                                          |                                                                      |

### Free Transportation to Center

Seven days a week pick-up and drop off (Except Holidays) to the Senior Center to do errands in the area and have lunch. You MUST call before 9:00 a.m. the day of your ride. Departure is after lunch (appr. 12:30 pm-1:30 pm); except

Saturday and Sundays which is at 12:15 pm.

### Grocery Trips to Market Basket

Tuesdays and Thursdays (2-bag limit). Call 978-674-1172 within 48 hours before your requested day. Call Mon. thru Fri. from 9 a.m. - 3p.m. to schedule your ride. Seniors are



## **Friends of the Lowell Council on Aging Update**

Dear Friend members,

Membership renewal for 2015 will begin on Monday, December 1st. Membership allows for each person to take part in voting for Board positions, run for a Board of Director position and receive a monthly newsletter "The Heritage" in the mail to your residence. The fee will remain at \$5.00 per person, per year. Thank you!

The Friends of Lowell Council on Aging have completed an update of the four camera surveillance system and have installed a new Samsung 16 channel system at the cost of \$749.00. The earlier system was approximately eight years old. The new and expanded system will give the senior center the ability to position the various units at multiple positions, inside and out of the facility, to insure safety, observation and surveillance the building. The entire project was undertaken by authorization of the FLCOA Board of Directors and the entire installation was completed by Ray Roades at no cost to the senior center. The unit was purchased at Sam's Club in Hudson, NH. The Lowell senior center would like to thank Ray for all his hard work. Thank you very much!

### MEETING MINUTES OF FRIDAY SEPTEMBER 26, 2014

ATTENDANCE: PRESIDENT, DR. JOE DOWNES, VICE PRESIDENT, RITA MERCIER, SECRETARY CLAIRE BRODEUR, TREASURER JACQUINE DENISON, BOARD OF DIRECTORS, LORRAINE, LENNY GENDRON

THE PUBLIC MEETING OF THE FRIENDS OF THE COUNCIL ON AGING WAS HELD IN THE BOARD ROOM, AT 276 BROADWAY ST. LOWELL AT 9:30 AM AND OPENED WITH THE PLEDGE OF ALLEGIANCE. MINUTES APPROVED BY JACKIE DENISON AND SECONDED BY LORRAINE MELLEN

TREASURER'S REPORT WAS APPROVED BY RITA MERCIER AND SECONDED BY LORRAINE MELLEN

THE COMPUTER, BASKET, AND QUILTS CHANCED OFF AT THE OUTING BROUGHT IN \$1116.00 BEFORE EXPENSES.

LENNY ASKED TO BUY MORE SUPPLIES FOR BINGO BECAUSE THE COMPANY WE BUY FROM WAS BOUGHT BY ANOTHER COMPANY AND HE GOT A DEAL ON OLD BINGO PAPERS AND DABBERS. RITA MERCIER MADE A MOTION TO THAT WE ALLOW \$145.00 FOR BINGO SUPPLIES AND IT WAS SECONDED BY JOE DOWNES. A VOTE WAS TAKEN AND PASSED.

CALENDAR FUND RAISER WAS A SUCCESS AND BOUGHT IN \$4000.00.

RAY ROADES WOULD LIKE TO BUY ANOTHER SECURITY CAMERA IN THE PARKING LOT. IN RAY'S ABSENCE IT WAS BOUGHT UP BY CLAIRE BRODEUR.

THE MEETING WAS ADJOURNED BY RITA MERCIER AND SECONDED BY LORRAINE MELLEN.

RESPECTFULLY SUBMITTED  
CLAIRE BRODEUR

NEXT MEETING NOVEMBER 21, 2014

The Friends of Lowell Council on Aging Inc. is a non-profit 501 © 3 organization and helps the senior center fill the financial gap to purchase goods and services for the senior center not available via funding from the City of Lowell.

## **Tufts Medicare Preferred Information Table**

TBA

Are you a current member looking to check on your benefits? OR are you looking for new plan choices?

Ask Gerald!

## **Personal Computer/ Tablet Assistance with Pierre**

Fridays 9:30—11:30 am

Virus Clean-up on the last Friday of the Month by appointment



## **CTI Bone Builders Class**

Learn how to strengthen your muscles, maintain or increase bone density, improve your balance, build confidence, prevent falls, nutrition & lifestyle changes, & make new friends!

OPENINGS AVAILABLE!

See Calendar for dates & times

Call 978-674-1172 to register

\*Doctor's approval REQUIRED\*



## Lowell Pantry and Meal Resource List

[illegible]



### **3 Vaccines to Keep You Healthy**

Vaccines play a vital role in preventing illness and maintaining health. Here are three commonly recommended vaccines covered by Medicare, and what you need to ask your health provider or plan.

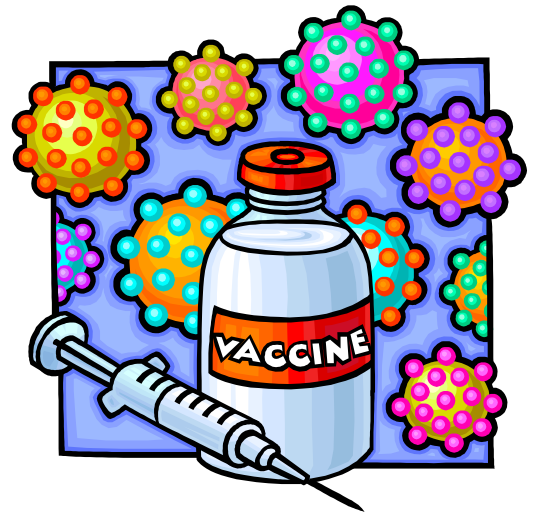
**1. Flu shot** *About influenza and the flu shot:* Each year in the United States, 9 out of 10 flu-related deaths and 6 out of 10 flu-related hospital stays occur among people aged 65+. An annual flu shot is one of the best preventive measures to help protect against the flu. The shot is available in both a regular strength dose and a high dose that provides extra immunity, which is often recommended for older adults.

***Does Medicare cover the flu shot?*** Medicare Part B pays for one seasonal flu shot (either strength dose) with no co-pay as long as you visit a provider that accepts assignment (i.e., agrees to accept Medicare's payment directly). If you have Medicare Advantage, you will not be charged for a flu shot if you visit an in-network provider.

***Ask your doctor...*** if the high dose flu vaccine is recommended for you.

**2. Shingles vaccine** *About shingles and the Zostavax vaccine:* Shingles is a painful skin rash caused by the same virus that causes chickenpox. Adults aged 50+ are at most risk for shingles, which can lead to lifelong pain. The shingles vaccine (Zostavax) is a one-time shot recommended for all adults over age 60 by the Centers for Disease Control and Prevention (CDC).

***Does Medicare cover the shingles vaccine?*** Medicare Part B does not pay for the shingles vaccine. However, all Part D plans are required to cover the vaccine and its administration. Part D plans have very specific rules about how to get the shingles vaccine. For example, a plan may only cover the injection if you get it in a health provider's office and not a pharmacy. Some plans might also ask that you pay your doctor upfront for the vaccine and then seek reimbursement.



***Ask your Part D plan...*** about its specific coverage rules for the shingles vaccine. Questions to ask include:

- How much will I be charged for the vaccine?
- Do I need to get the shot at a specific location in order for it to be covered? Can I get the vaccine at a pharmacy or drugstore and get reimbursed by my plan?
- How will the plan pay for the administration of the shot if I get it in my doctor's office? Will I need to pay my doctor upfront and seek reimbursement from the plan?

**3. Pneumococcal (pneumonia) shots** *About pneumococcal disease and the vaccine:* Pneumococcal disease is a bacterial infection that causes many types of illness, from mild ear and sinus infections to life-threatening pneumonia and meningitis. The CDC recommends that all adults aged 65+ and younger adults with long-term health problems or chronic conditions receive the pneumococcal shot. One shot is usually all a person will need, and you can get the pneumococcal vaccine on the same day as the flu shot (or at any other time).

***Does Medicare cover the pneumococcal vaccine?*** Medicare Part B pays for one pneumococcal vaccine with no co-pay as long as you visit a provider that accepts assignment (i.e., agrees to accept Medicare's payment directly). Medicare Advantage members also cannot be charged for the shot if they receive it from an in-network provider.

***Ask your doctor...*** whether and when you should receive the vaccine.



**SPONSORS**

**SPONSORS**

**SPONSORS**

Friends of the Lowell Council on Aging, Inc.  
276 Broadway Street  
Lowell, MA 01854

NON-PROFIT ORG  
US POSTAGE  
PAID  
LOWELL, MA  
PERMIT 107

~ The official publication of the Lowell Senior Center ~

[www.lowellma.gov/seniors](http://www.lowellma.gov/seniors)



FUNDING FOR OUR NEWSLETTER IS PROVIDED BY THE EXECUTIVE OFFICE OF ELDER AFFAIRS, THE CITY OF LOWELL, THE FRIENDS OF LOWELL COUNCIL ON AGING INC & OUR GENEROUS ADVERTISERS.

## **AARP Tax-Aide Program**

AARP Tax-Aide Volunteers will be at the Senior Center from February to April 2015 to prepare tax returns for the upcoming tax season. We will start taking appointments in mid- to late- January 2015; however, The IRS and AARP have established some new requirements to comply with new tax laws and to minimize the possibility of identity theft so please read this carefully before you make your appointment.

1. We can prepare returns for low- to moderate-income individuals/families using standard forms. We **cannot** prepare returns for rental income, home mortgage foreclosure debt, businesses that have losses, non-cash contributions \$500, or employee expenses.
2. Each taxpayer must bring photo identification.
3. Taxpayers must bring documentation showing full names and social security numbers for each person (taxpayers and dependents) listed on the return. Documentation can be a social security statement, social security card, or Medicare card with an A at the end.
4. Taxpayers who want to direct deposit their refund or have their payment pulled from their bank account must bring their checkbook or other official bank documentation showing both the bank routing number and account number. Note that deposit slips do not provide enough information so cannot be used.
5. Federal and state laws require that everyone has health insurance for the entire year so taxpayers must bring proof of insurance for all people included on the return. For taxpayers on Medicare, Medicare Part A and/or a Medicare Advantage plan is considered acceptable coverage.
6. Taxpayers filing for the Massachusetts Senior Circuit Breaker Credit must bring copies of **all** real estate tax and water/sewer bills PAID in 2014.

If you have any questions about whether we can do your return or if you have the right paperwork, please call the senior center **before** scheduling your appointment. A tax-aide volunteer will return your call to discuss your specific situation.